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**The following constitutes
the order of the court. Signed March 18, 2011**

**Roger L. Efremsky
U.S. Bankruptcy Judge**

UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF CALIFORNIA

In re:

Case No. 10-74939 RJN

AZIZ MOHAMMAD KARIM and
NAFTSA AZIZ KARIM

Chapter 13

Debtors.

ORDER VALUING LIEN OF
CITIBANK, NA

On February 10, 2011, Aziz and Nafisa Karim (hereinafter Debtors) served a motion to value the lien of Citibank, NA (hereinafter Lienholder) against the property commonly known as 32237 Chechester Drive, Union City, CA 94587, which lien was recorded in Alameda County on or about January 03, 2005 as document 2005001485 and modified on or about March 17, 2006 in document 2006101652 (hereinafter the Lien).

The court finds that notice of the motion upon Lienholder was proper. Lienholder having failed to file timely opposition to Debtors' motion, the court hereby orders as follows:

(1) For purposes of Debtors' chapter 13 plan only, the Lien is valued at zero, Lienholder does not have a secured claim, and the Lien may not be enforced, pursuant to 11 U.S.C. §§ 506, 1322 (b)(2) and 1327.

(2) This order shall become part of Debtors' confirmed chapter 13 plan.

(3) Upon entry of a discharge in Debtors' chapter 13 case, the Lien shall be voided for all purposes, and upon application by Debtors, the court will enter an appropriate form of judgment voiding the Lien.

(4) If Debtors' chapter 13 case is dismissed or converted to one under another chapter before Debtors obtain a discharge, this order shall cease to be effective and the Lien shall be retained to the extent recognized by applicable nonbankruptcy law, and upon application by the Lienholder, the court will enter an appropriate form of order restoring the Lien.

(5) Except as provided by separate, subsequent order of this court, the Lien may not be enforced so long as this order remains in effect.

*** END OF ORDER ***

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